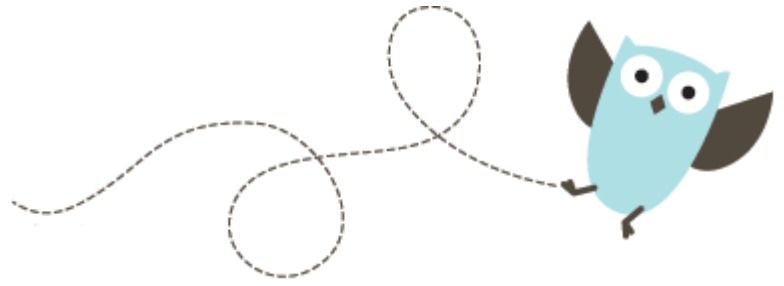


401(k) Day

Make wise choices.



Invest Now for a Healthy Retirement

Your health and your wealth go hand in hand — now and when you retire. To make sure you are doing everything you can today to plan for a better tomorrow, consider these tips for making yourself healthy, wealthy and wise.

Tip 1: Save as much as you can, as soon as you can.

Whatever your age, you should be saving for your future. Starting young puts the power of compounding on your side — your money will grow faster over time as your earnings produce their own earnings. Figure out how much money you'll need by doing a retirement needs calculation now. Check out the **Retirement Calculator** or use the *Ballpark E\$timate*® worksheet at www.choosetosave.org.

Tip 2: Don't overlook health care costs in retirement.

While you're planning for your retirement adventures, don't forget that the basics, such as health care, might be a costly drain on your savings. The Employee Benefit Research Institute estimates a married couple who is age 65 now will need about \$246,000 just for medical costs.¹ While some employers might cover a portion of this, most individuals will need to pay the majority of their future health care costs on their own.

Tip 3: Prepare and prevent.

When planning for a healthy future, preparation and prevention play a key role. Preparation means saving for your retirement and making sure you have appropriate insurance. Prevention means having routine tests, screenings, and health exams to catch any problems before they become serious and expensive health conditions. For more information on health topics, go online to www.webmd.com or www.mayoclinic.com.

Tip 4: Understand your benefit plans to save money.

Your employer offers benefit plans to keep you and your finances in a healthy condition. These may include medical plans, prescription drug coverage, vision and dental coverage, flexible spending accounts, disability, and life insurance. Next time your company has an open enrollment period, review all of your benefit options carefully to make the best choices for you and your family.

Tip 5: Understand your retirement benefits.

Learn as much as you can about your retirement savings plan.

Tip 6: Find out how long you might live.

Will you live to be 78 or 98? Your life span can have a major impact on how many years in retirement you'll need to save for. For a rough estimate, go to www.livingto100.com to take a longevity quiz. The information can help with your financial planning and you'll find hints for ways to change your lifestyle to increase your life expectancy.

Tip 7: Learn more about investing for retirement.

There are many ways to educate yourself about investing: talk to a financial advisor, read books, watch investment shows, and look at reputable Web sites such as www.money.cnn.com, www.bloomberg.com, www.moneycentral.msn.com and www.wsj.com. Also make sure you understand how to invest and spend down your account once you are retired so you don't run out of money.

Tip 8: Insure you have a better future.

Make sure you have the insurance you need to protect your health and financial future, before and after you retire. As you approach retirement, learn everything you can about Medicare (including Part D prescription coverage), supplemental health policies, and long-term care insurance. While you don't want to waste money by having too much insurance, you also need to be careful you aren't leaving yourself exposed to financial catastrophes.

Tip 9: All things in moderation.

Moderation (and diversification) is good advice for many aspects of your life. Your investments should be appropriately diversified (not too risky, not too conservative, and never all in one basket). Your diet should be diversified too. Remember the food pyramid and try to include all food groups in your daily menu. Even with exercise, try to include weight training, aerobic workouts, and simply incorporating more activity into your daily routine.

Tip 10: Retire on your terms.

What's your idea of an ideal time to retire? For some, retiring when you are still healthy and active means you can fulfill dreams of travel, hobbies, or helping out with the grandkids. For others, a career is an essential part of a fulfilling life so working into your later years might be the right choice. Think about what makes the most sense for you — and then develop a plan that will help you reach your long term goals and objectives.

¹ EBRI (Employee Benefit Research Brief®) Issue Brief No. 317 (May 2008)